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Please type a plus sign (+) inside this box → ☐

PTO/SB/05 (4/98)  
Approved for use through 09/30/2000. OMB 0651-0032  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
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# UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 C.F.R. § 1.53(b))

Attorney Docket No. \_\_\_\_\_

First Inventor or Application Identifier \_\_\_\_\_

Title Method apparatus and program to make payment in any

Express Mail Label No. \_\_\_\_\_

## APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

1. ☒ Fee Transmittal Form (e.g., PTO/SB/17)  
(Submit an original and a duplicate for fee processing)
2. ☐ Specification [Total Pages 53]  
(preferred arrangement set forth below)
  - Descriptive title of the invention
  - Cross References to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to Microfiche Appendix
  - Background of the invention
  - Brief Summary of the invention
  - Brief Description of the Drawings (if filed)
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
3. ☐ Drawing(s) (35 U.S.C. 113) [Total Sheets 6]
4. Oath or Declaration [Total Pages 1]
  - a. ☒ Newly executed (original or copy)
  - b. ☐ Copy from a prior application (37 C.F.R. § 1.63(d))  
(for continuation/divisional with Box 16 completed)
    - i. ☐ DELETION OF INVENTOR(S)  
Signed statement attached deleting inventor(s) named in the prior application, see 37 C.F.R. §§ 1.63(d)(2) and 1.33(b).

5. ☐ Microfiche Computer Program (Appendix)
6. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
  - a. ☐ Computer Readable Copy
  - b. ☐ Paper Copy (identical to computer copy)
  - c. ☐ Statement verifying identity of above copies

## ACCOMPANYING APPLICATION PARTS

7. ☐ Assignment Papers (cover sheet & document(s))
8. ☐ 37 C.F.R. § 3.73(b) Statement of Power of Attorney (when there is an assignee)
9. ☐ English Translation Document (if applicable)
10. ☐ Information Disclosure Statement (IDS)/PTO-1449 [Copies of IDS Citations]
11. ☐ Preliminary Amendment
12. ☒ Return Receipt Postcard (MPEP 503)  
(Should be specifically itemized)
13. ☒ Small Entity Statement(s) filed in prior application, Status still proper and desired (PTO/SB/09-2)
14. ☒ Certified Copy of Priority Document(s) (if foreign priority is claimed)
15. ☐ Other: \_\_\_\_\_

\* NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).

16. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP)

of prior application No. \_\_\_\_\_ / \_\_\_\_\_

Prior application information: Examiner \_\_\_\_\_

Group / Art Unit: \_\_\_\_\_

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

## 17. CORRESPONDENCE ADDRESS

☐ Customer Number or Bar Code Label

(Insert Customer No. or Attach bar code label here)

or ☒ Correspondence address below

|         |                          |           |             |           |                  |
|---------|--------------------------|-----------|-------------|-----------|------------------|
| Name    | KHAI HEE KWAN            |           |             |           |                  |
| Address | 1 Roma Ave<br>Kensington |           |             |           |                  |
| City    | Sydney                   | State     | NSW         | Zip Code  | 2033             |
| Country | Australia                | Telephone | 61411068897 | Facsimile | KHEWAN@yahoo.com |

|                   |               |  |                                   |                 |
|-------------------|---------------|--|-----------------------------------|-----------------|
| Name (Print/Type) | KHAI HEE KWAN |  | Registration No. (Attorney/Agent) |                 |
| Signature         |               |  | Date                              | 11 of Sept 1999 |

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Box Patent Application, Washington, DC 20231.

Khai Hee Kwan  
1 Roma Ave  
Kensington, NSW 2033  
Australia  
Email: khkwan@yahoo.com

Assistant Commissioner for Patents  
Box Patent Application  
Washington DC 20231  
USA

Attached with this Documents are listed below. Please verify and return same to the above address.

The application number (not known)  
The filing date of the application : 12 Sept 1999 (tentative date until confirmation)

**The title of the invention :** Method, apparatus and program to make payment in any currencies through a communication network system using pre-paid cards.

The name of the inventor : Khai Hee KWAN

**The title and number of pages of each PTO form**

**Check**

|           |                                     |
|-----------|-------------------------------------|
| PTO/SB/05 | 1 page (1 original)                 |
| PTO/SB/17 | 1 page (2 copies/original and copy) |
| PTO/SB/01 | 2 pages (1 original)                |
| PTO/SB/09 | 1 page (1 original)                 |

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**The number of pages of specification (excluding claims) :** 33 pages

**The number of claims and the number of claims pages :** 12 claims and 19 pages

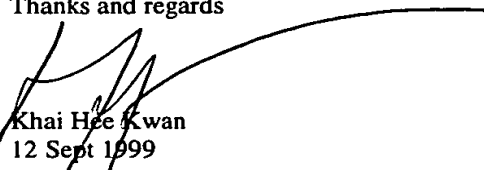
**The number of figures of drawing:** 6 Figures

**The number of sheets of drawing:** 6 Sheets

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The amount of payment is USD 510 and the method of payment is by bank draft with details below. *Natrol Australia Bank Cheque no 942300 0260077282003*

Thanks and regards

  
Khai Hee Kwan  
12 Sept 1999

001394501

**FEE TRANSMITTAL  
for FY 1999**

Patent fees are subject to annual revision.  
Small Entity payments must be supported by a small entity statement,  
otherwise large entity fees must be paid. See Forms PTO/SB/09-12.  
See 37 C.F.R. §§ 1.27 and 1.28.

TOTAL AMOUNT OF PAYMENT (\$) 510**Complete if Known**

Application Number

Filing Date

First Named Inventor

Examiner Name

Group / Art Unit

Attorney Docket No.

**METHOD OF PAYMENT (check one)**

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:

Deposit  
Account  
NumberDeposit  
Account  
Name
☐ Charge Any Additional Fee Required  
Under 37 CFR §§ 1.16 and 1.17

2. ☒ Payment Enclosed:

☒ Check ☐ Money Order ☐ Other
**FEE CALCULATION****1. BASIC FILING FEE**

| Large Entity |          | Small Entity |          | Fee Description        | Fee Paid   |
|--------------|----------|--------------|----------|------------------------|------------|
| Fee Code     | Fee (\$) | Fee Code     | Fee (\$) |                        |            |
| 101          | 760      | 201          | 380      | Utility filing fee     | <u>380</u> |
| 106          | 310      | 206          | 155      | Design filing fee      |            |
| 107          | 480      | 207          | 240      | Plant filing fee       |            |
| 108          | 760      | 208          | 380      | Reissue filing fee     |            |
| 114          | 150      | 214          | 75       | Provisional filing fee |            |

SUBTOTAL (1) (\$) 380**2. EXTRA CLAIM FEES**

| Total Claims |                    | Extra Claims |          | Fee from below | Fee Paid   |
|--------------|--------------------|--------------|----------|----------------|------------|
| Independent  | Multiple Dependent | -20**        | -3**     |                |            |
| <u>12</u>    | <u>3</u>           | <u>—</u>     | <u>—</u> | <u>—</u>       | <u>—</u>   |
|              |                    | <u>—</u>     | <u>—</u> | <u>130</u>     | <u>130</u> |

\*\*or number previously paid, if greater; For Reissues, see below

| Large Entity |          | Small Entity |          | Fee Description  | Fee Paid |
|--------------|----------|--------------|----------|--|----------|
| Fee Code     | Fee (\$) | Fee Code     | Fee (\$) |  |          |
| 103          | 18       | 203          | 9        | Claims in excess of 20                                     |          |
| 102          | 78       | 202          | 39       | Independent claims in excess of 3                          |          |
| 104          | 260      | 204          | 130      | Multiple dependent claim, if not paid                      |          |
| 109          | 78       | 209          | 39       | ** Reissue independent claims over original patent         |          |
| 110          | 18       | 210          | 9        | ** Reissue claims in excess of 20 and over original patent |          |

SUBTOTAL (2) (\$) 130**FEE CALCULATION (continued)****3. ADDITIONAL FEES**

| Large Entity |          | Small Entity |          | Fee Description  | Fee Paid |
|--------------|----------|--------------|----------|--|----------|
| Fee Code     | Fee (\$) | Fee Code     | Fee (\$) |  |          |
| 105          | 130      | 205          | 65       | Surcharge - late filing fee or oath  |          |
| 127          | 50       | 227          | 25       | Surcharge - late provisional filing fee or cover sheet                     |          |
| 139          | 130      | 139          | 130      | Non-English specification  |          |
| 147          | 2,520    | 147          | 2,520    | For filing a request for reexamination                                     |          |
| 112          | 920*     | 112          | 920*     | Requesting publication of SIR prior to Examiner action                     |          |
| 113          | 1,840*   | 113          | 1,840*   | Requesting publication of SIR after Examiner action                        |          |
| 115          | 110      | 215          | 55       | Extension for reply within first month                                     |          |
| 116          | 380      | 216          | 190      | Extension for reply within second month                                    |          |
| 117          | 870      | 217          | 435      | Extension for reply within third month                                     |          |
| 118          | 1,360    | 218          | 680      | Extension for reply within fourth month                                    |          |
| 128          | 1,850    | 228          | 925      | Extension for reply within fifth month                                     |          |
| 119          | 300      | 219          | 150      | Notice of Appeal   |          |
| 120          | 300      | 220          | 150      | Filing a brief in support of an appeal                                     |          |
| 121          | 260      | 221          | 130      | Request for oral hearing   |          |
| 138          | 1,510    | 138          | 1,510    | Petition to institute a public use proceeding                              |          |
| 140          | 110      | 240          | 55       | Petition to revive - unavoidable   |          |
| 141          | 1,210    | 241          | 605      | Petition to revive - unintentional   |          |
| 142          | 1,210    | 242          | 605      | Utility issue fee (or reissue)   |          |
| 143          | 430      | 243          | 215      | Design issue fee   |          |
| 144          | 580      | 244          | 290      | Plant issue fee  |          |
| 122          | 130      | 122          | 130      | Petitions to the Commissioner  |          |
| 123          | 50       | 123          | 50       | Petitions related to provisional applications                              |          |
| 126          | 240      | 126          | 240      | Submission of Information Disclosure Stmt                                  |          |
| 581          | 40       | 581          | 40       | Recording each patent assignment per property (times number of properties) |          |
| 146          | 760      | 246          | 380      | Filing a submission after final rejection (37 CFR § 1.129(a))              |          |
| 149          | 760      | 249          | 380      | For each additional invention to be examined (37 CFR § 1.129(b))           |          |

Other fee (specify) \_\_\_\_\_

Other fee (specify) \_\_\_\_\_

\* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$) —**SUBMITTED BY**Name (Print/Type) KHAI HEE KWAN

Signature

Registration No.  
(Attorney/Agent)**Complete (if applicable)**

Telephone

Date

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

Khai Hee Kwan  
1 Roma Ave  
Kensington, NSW 2033  
Australia  
Email: khkwan@yahoo.com

Assistant Commissioner for Patents  
Box Patent Application  
Washington DC 20231  
USA

JC678 U.S. PRO  
09/396005  
09/13/99

Dear Sir,

I hereby certified that this is a true copy of the original copy of the patent application for

**The title of the invention :** Method, apparatus and program to make payment in any currencies through a communication network system using pre-paid cards.

Thanks and regards

Yours truly,

  
Khai Hee Kwan

12 Sept 1999

Discovery House, Phillip ACT 2606  
PO Box 200, Woden ACT 2606  
Australia  
Phone +61-2 6283 2211  
Facsimile +61-2 6285 3593  
Internet <http://www.ipaustralia.gov.au>

Khai Hee Kwan  
1 Roma Avenue  
Kensington  
NSW 2033 Australia

13 August 1999

Filing Receipt for COMPLETE Application

Reference : KWAN  
Applicants: Khai Hee Kwan

Title : Method, apparatus and program to make payment in any  
currencies through a communication network system

The following documents were filed at the Patent Office on  
11th of August 1999 and allocated application number 43506/99.

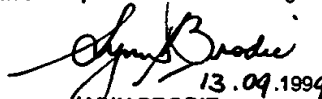
Documents:  
A complete specification, comprising 33 pages/drawings,  
and including a patent request, a notice of entitlement, a true  
copy and an abstract.

Fees Paid: \$328.00 ( An overpayment of \$12.00 )

Please note that filing of this application does not entitle the  
applicant to claim that a patent has been granted.

The application no. 43506/99 should be used in any further  
correspondence with the office.

This is a true copy of the document  
shown and reported to me as the original.

  
13.09.1999  
LYNN BRODIE  
Justice of the Peace 9601224  
6/6 Challis Avenue  
Potts Point NSW 2011

Commissioner of Patents